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tained British rents and bread prices higher than they would otherwise have been.

In the closing portions of the book, which present a brief account of the existing tariff system, the leanings of the author are more apparent. It is pointed out that the fiscal revolution of 1846 was made possible by the fact that England's supremacy at sea was unchallenged, which gave her assurance of foreign food supplies; by the fact that England possessed a subject empire which could be held open by force for England's exports; and by the fact that England's manufacturing power was unrivaled. But at the present day British control of the sea is no longer unchallenged, the colonies of the British Empire have adopted protective tariffs, and England's manufacturing power is subject to keen competition. As English agriculture was ruined, so by a later development in the same process, unless steps are taken to prevent it, will English manufactures be destroyed. The author believes that this development can be prevented by the adoption of the Chamberlain plan, a reform based upon the national policy of moderate protection and colonial preference abandoned by Peel in 1846. The Chamberlain proposal has been defeated, it is true, but its principle has been accepted by one of the great British parties; it is being resisted more and more weakly by the other; and, if signs can be trusted, it will be carried into effect, in some shape, at no very remote date.

ELIOT JONES.

*University of Pennsylvania.*

HOLMES, ARTHUR. *The Conservation of the Child*. Pp. 345. Price, \$1.25. Philadelphia: J. B. Lippincott Company,

The title of this book, while applicable, does not give the prospective buyer an adequate index to its contents, as the title of all serious books should do. The subject is the mental and physical deficiency of certain children. If the sub-title were used in the place of the one printed on the covers, the buyer would know exactly the nature of the book: "A Manual of Clinical Psychology presenting the Examination and Treatment of Backward Children." To be sure, it is a discussion of the conservation of some children, probably 10 per cent of all of them. Such a valuable book should not be issued without an index.

Dr. Holmes has been associated with Dr. Witmer almost since the beginning of the work of the psychological clinic, the initial attempt to use clinical methods in the investigation and treatment of troublesome school children, and his book is the result of the sixteen years' work of the clinic. The first chapter is a historical sketch of the treatment of feeble-mindedness. Following this is a description of the establishment and organization of the psychological clinic in the University of Pennsylvania. Nearly one-half of the book is taken up with the discussion of the cases which have appeared in the clinic. Most of this discussion is extremely valuable. The cases are well chosen but would be more serviceable if a complete history of each individual case were given, as Huey has done in his case book of backward children. One of the most

interesting chapters of the book is that in which the author discusses the subject of "moral deviates." The book closes with the chapter upon the sociological relations of the clinic. It is of vital interest to public school people who are abreast of the time and who consider it a part of their duty to strengthen the weak and to give proper assistance at the right moment to unfortunate children. It is another valuable addition to the technical library of the child welfare worker and is a handbook for use in the psychological clinics now being organized in various universities, normal schools and social centers.

A. H. YODER.

*Whitewater, Wis.*

KNIFFIN, WILLIAM H., JR. *The Savings Bank and Its Practical Work*. Pp. vi, 551. Price \$5.00. New York: The Bankers' Publishing Company.

As indicated by the title this study of the savings bank is a practical one. After a brief account of the savings bank movement both abroad and in the United States and a discussion of the nature, functions and value of such banks, the author surveys the situation in the United States at the present time. He finds that most of the mutual institutions are in the East and North. There are only ten west of the Mississippi River, nine of which are in Minnesota and one in California. None is to be found south of West Virginia. The reasons are found to be the commercial motives that prompted the settlement of the South and West and the preponderance of agriculture which affords few idle funds for investment. There are, of course, many stock savings banks in all parts of the country.

The remainder of the volume describes organization and practical work. The New York law is declared to be the model and the description follows its requirements with frequent references to the laws and the practice in other states which differ from New York. The duties of the trustees and the various officers, the by-laws, the method of making deposits and withdrawals are treated in successive chapters. Devices used in different banks are compared and various swindling methods are described. The uses of the new card and loose leaf systems of keeping records are discussed. The old style ledger is condemned and the common argument against loose leaves and cards that they are not legal evidence in court proceedings is answered by the assertion that the courts have ruled that it is the original entry that counts. Hence, says the author, the ledger has no better chance than cards, since the ledger is usually not a book of original entries.

The entire business of the savings bank is clearly and adequately discussed. Illustrations are numerous and varied and a large number of forms and records are inserted. In addition the book is well arranged and attractively bound and printed. It is, so far as the reviewer knows, the only satisfactory recent treatment of the subject and it is certainly done in a most capable manner.

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